

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph F. Bissett, Jr.  
Amy R Bissett  
Debtors

Case No. 18-00983-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 21, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph F. Bissett, Jr., Amy R Bissett, 7 S. Sycamore Lane, Stewartstown, PA 17363-4139
5033384	+ PNC Mortgage, 6 North Main Street, Dayton, OH 45402-1908
5033386	Weinstein Pinson & Riley PS, PO Box 3978, Seattle, WA 98124-3978

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5033378	EDI: CITICORP.COM	Feb 22 2023 00:14:00	Citibank SD, NA, Attn.: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
5033380	+ EDI: CITICORP.COM	Feb 22 2023 00:14:00	DSNB Macy's, 9111 Duke Blvd., Mason, OH 45040
5033379	EDI: DISCOVER.COM	Feb 22 2023 00:14:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5035644	EDI: DISCOVER.COM	Feb 22 2023 00:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5033381	^ MEBN	Feb 21 2023 19:10:59	Financial Recoveries, PO BOx 1388, Mount Laurel, NJ 08054-7388
5033382	+ Email/Text: bankruptcy@firstfinancial.org	Feb 21 2023 19:14:00	First Financial FCU of MD, 1215 York Road, Lutherville, MD 21093-6207
5033377	EDI: JPMORGANCHASE	Feb 22 2023 00:14:00	Chase, PO Box 15298, Wilmington, DE 19850
5033383	+ Email/Text: notices@burt-law.com	Feb 21 2023 19:14:00	Law Offices of Burton Neil & Assocs, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
5056737	Email/Text: Bankruptcy.Notices@pnc.com	Feb 21 2023 19:14:00	PNC Bank, National Association, Attention: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
5035320	EDI: PENNDEPTREV	Feb 22 2023 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5035320	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 21 2023 19:14:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5033385	+ EDI: CITICORP.COM	Feb 22 2023 00:14:00	Sears / CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PNC BANK National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor PNC BANK National Association pamb@fedphe.com
Thomas Song	on behalf of Creditor PNC Bank NA tomysong0@gmail.com
Thomas Song	on behalf of Creditor PNC Bank National Association tomysong0@gmail.com
Thomas G. Masciocchi	on behalf of Debtor 1 Joseph F. Bissett Jr. tmasciocchi@keaveneylegalgroup.com, atruss@keaveneylegalgroup.com;ccassie@KeaveneyLegalGroup.com;r46514@notify.bestcase.com;ccassie@KeaveneyLegalGroup.com;kmasker@KeaveneyLegalGroup.com
Thomas G. Masciocchi	on behalf of Debtor 2 Amy R Bissett tmasciocchi@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;ccassie@KeaveneyLegalGroup.com;r46514@notify.bestcase.com;ccassie@KeaveneyLegalGroup.com;kmasker@KeaveneyLegalGroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1

Joseph F. Bissett Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4220

EIN --

Debtor 2

Amy R Bissett

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9281

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00983-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph F. Bissett Jr.

Amy R Bissett

2/21/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**